

Amendment to the Claims:

Please amend claims 1, 8, 14, 23, 32, 37, 42-44, 89-98 and 101-103, and cancel claims 99 and 100 as follows:

1. (currently amended) A system for managing user personal information for access by subscribers, comprising:

at least one database containing: (1) personal information provided by at least one user in response to an incentive offered to at least one potential user to contribute the personal information to the database; and (2) user access preferences describing an extent to which subscribers may access each respective user's personal information;

at least one administrative agent for establishing access by subscribers to the personal information contained in the database based on the user access preferences expressed by each user contributing personal information to the database; and

at least one licensing agent for setting at least one licensing fee schedule for each user contributing the personal information to the database, in response to the incentive based on a set of licensing rules, wherein the licensing fee schedule reflects licensing fees paid to the contributing users and wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user event and~~ at least one of: (a) the user's personal information has been updated, or (b) the user's personal information has been verified.

2. (previously presented) The system of claim 1, wherein the licensing agent determines the amount of payment to be made to each user contributing personal information to the database.

3. (previously presented) The system of claim 2, further comprising at least one payment agent for paying to each user the determined amount of payment based on a set of payment rules.

4. (original) The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into an Internet deposit account.

5. (original) The system of claim 2, wherein the set of payment rules includes a payment rule requiring the depositing of fees into a designated bank account.

6. (previously presented) The system of claim 1, wherein the set of licensing rules includes setting the licensing fee schedule such that a contributing user receives a percentage of funds received from subscribers for licensing the personal information related to that user.

7. (original) The system of claim 1, wherein the database containing personal information includes financial information, demographic information, psychometric information, or marketing information.

8. (currently amended) The system of claim 1, wherein the database containing personal information includes user information from at least one third-party source of the user's personal information.

9. (canceled)

10. (previously presented) The system of claim 1, wherein the declining fee schedule is reset when a user updates their personal information.

11. (previously presented) The system of claim 1, wherein the declining fee schedule is reset when a user verifies their personal information.

12. (previously presented) The system of claim 1, wherein establishing access comprises restricting access by subscribers to the personal information contained in the database based on the preferences expressed by each user.

13. (previously presented) The system of claim 1, wherein establishing access comprises distributing the personal information contained in the database to the subscribers.

14. (currently amended) A computer-implemented method for sharing consumer information between users and subscribers, comprising:
- offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;
 - receiving access preferences from users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;
 - creating the database of consumer information related to consumer information from the users who contributed consumer information in response to the incentive;
 - establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the users;
 - setting a licensing fee schedule for each of the users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user event and~~ at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified;
 - ~~using a determining, by a computer, to determine~~ a payment for each of the users based on the licensing fee schedule and a set of payment rules; and
 - paying each of the users their respective payment determined by the computer.

15. (original) The method of claim 14, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

16. (previously presented) The method of claim 14, wherein setting a licensing fee schedule for each user based on the set of licensing rules includes determining the amount of payment to be made to each user.

17. (previously presented) The method of claim 16, wherein paying each user based on the set of payment rules includes paying each user the determined amount of payment.

18. (previously presented) The method of claim 14, wherein setting the licensing fee schedule based on the set of licensing rules includes setting the licensing fee schedule such that a contributing user receives a percentage of funds received from subscribers for licensing the personal information related to that user.

19. (currently amended) The method of claim 14, wherein the database containing consumer information includes user information ~~of the system~~ from at least one third-party source of user information.

20. (canceled)

21. (previously presented) The method of claim 14, further including resetting the declining fee schedule when a user updates their consumer information.

22. (previously presented) The method of claim 14, further including resetting the declining fee schedule when a user verifies their consumer information.

23. (currently amended) A computer-readable medium containing instructions corresponding to a method for sharing consumer information between users and subscribers, comprising:

offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

creating the database of consumer information related to consumer information from a plurality of users who contributed consumer information in response to the incentive;

receiving access preferences from the plurality of users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the plurality of users;

setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user-event and~~ at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified; and

paying each of the plurality of users based on the set of licensing rules and a set of payment rules.

24. (original) The computer-readable medium of claim 23, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

25. (previously presented) The computer-readable medium of claim 23, wherein setting a licensing fee schedule for each user based on the set of licensing rules includes determining the amount of payment to be made to each user.

26. (previously presented) The computer-readable medium of claim 25, wherein paying each user based on the set of payment rules includes paying each user the determined amount of payment.

27. (previously presented) The computer-readable medium of claim 23, wherein setting the licensing fee schedule based on the set of licensing rules includes setting the licensing fee schedule such that a user receives a percentage of funds received from subscribers for licensing the personal information related to that user.

28. (currently amended) The computer-readable medium of claim 23, wherein the database containing consumer information includes ~~user~~ consumer information from at least one third-party source of user information.

29. (canceled)

30. (previously presented) The computer-readable medium of claim 23, further including resetting the declining fee schedule when a user updates their consumer information.

31. (previously presented) The computer-readable medium of claim 23, wherein the method further includes resetting the declining fee schedule when a user verifies their consumer information.

32. (currently amended) A system for sharing consumer information between users and subscribers, comprising:

means for offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

means for creating the database of consumer information related to consumer information from a plurality of users who contributed consumer information in response to the incentive;

means for receiving access preferences from the plurality of users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

means for establishing by subscribers access to the consumer information contained in the database based on the access preferences of each of the plurality of users;

means for setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user event and~~ at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified; and

means for paying each of the plurality of users based on the set of licensing rules and a set of payment rules.

33. (original) The system of claim 32, wherein the database containing consumer information includes financial information, demographic information, psychometric information, or marketing information.

34. (previously presented) The system of claim 32, wherein the means for setting a licensing fee schedule for each user based on the set of licensing rules includes:

means for determining the amount of payment to be made to each user.

35. (previously presented) The system of claim 34, wherein the means for paying each user based on the set of payment rules includes:

means for paying each user the determined amount of payment.

36. (previously presented) The system of claim 32, wherein the means for setting the licensing fee schedule based on the set of licensing rules includes:

means for setting the licensing fee schedule such that a contributing user receives a percentage of funds received from subscribers for licensing the personal information related to that user.

37. (currently amended) The system of claim 32, wherein the database containing consumer information includes ~~user~~ consumer information from at least one third-party source of user information.

38. (canceled)

39. (previously presented) The system of claim 32, further including:
means for resetting the declining fee schedule when a user updates their
consumer information.

40. (previously presented) The system of claim 32, further including:
means for resetting the declining fee schedule when a user verifies their
consumer information.

41. (canceled)

42. (currently amended) A computer-implemented method for sharing consumer information between users and subscribers, comprising:
- creating a database of consumer information related to a plurality of users;
 - receiving access preferences from each of the plurality of users who contributed information to database providing at least one of a type of subscribers and an extent of sharing of the consumer information with the subscribers;
 - establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;
 - setting a licensing fee schedule for each user based on a set of licensing rules, wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the declining fee schedule is reset when at least one of: (a) the user updates their consumer information, or (b) the user verifies their consumer information;
 - ~~using a~~ determining, by a computer, to determine a payment for each user based on the licensing fee schedule and a set of payment rules, wherein one of the set of payment rules includes paying the user for purchasing a product or service from one of the subscribers; and
 - paying each user their respective payment determined by the computer.

43. (currently amended) A computer-implemented method for sharing consumer information between users and subscribers comprising:

- creating a database of consumer information related to a plurality of users;
- receiving access preferences from users contributing personal information, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;
- establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;
- setting a licensing fee schedule for each user based on a set of licensing rules, wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the declining fee schedule is reset when at least one of: [[a]] (a) the user updates their consumer information, or (b) the user verifies their consumer information;
- ~~using a~~ determining, by a computer, to determine a payment for each user based on the licensing fee schedule and a set of payment rules; and
- paying each of the users their respective payment determined by the computer.

44. (currently amended) A system for sharing consumer information between users and subscribers comprising:

a database of consumer information related to a plurality of users;

means for receiving access preferences from users contributing personal information, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;

means for establishing access by subscribers to the consumer information contained in the database based on the access preferences of each user;

means for setting a licensing fee schedule for each user based on a set of licensing rules, wherein the licensing fee schedule is a declining licensing fee schedule, and wherein the declining fee schedule is reset when at least one of: [[a]] (a) the user updates their consumer information, or (b) the user verifies their consumer information; and

means for paying each user based on the licensing fee schedule and a set of payment rules.

45. (previously presented) The system of claim 1, wherein the incentive offered to the at least one user is a discounted product or service.

46. (previously presented) The system of claim 45, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

47. (previously presented) The system of claim 1, wherein the incentive offered to the at least one user is different than the licensing fees paid to the contributing users.

48. (previously presented) The method of claim 14, wherein the incentive offered to the potential users is a discounted product or service.

49. (previously presented) The method of claim 48, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

50. (previously presented) The method of claim 14, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

51. (previously presented) The computer-readable medium of claim 23, wherein the incentive offered to the potential users is a discounted product or service.

52. (previously presented) The computer-readable medium of claim 51, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

53. (previously presented) The computer-readable medium of claim 23, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

54. (previously presented) The system of claim 32, wherein the incentive offered to the potential users is a discounted product or service.

55. (previously presented) The system of claim 54, wherein the discounted product or service is at least one of a free credit report and a free web-based service.

56. (previously presented) The system of claim 32, wherein the incentive offered to the potential users is different than a licensing fee paid to each of the plurality of users.

57. (previously presented) The system of claim 1, further including:
means for determining a type of incentive to offer to each potential user.

58. (previously presented) The system of claim 1, further including:
means for creating an account for the at least one potential user upon receiving a response to the incentive offer from the at least one potential user.

59. (previously presented) The system of claim 58, wherein the user's response includes the user preferences for access to the user's personal information.

60. (previously presented) The system of claim 58, wherein the user's response includes authorization to access information about the at least one potential user from a third party source of user information.

61. (previously presented) The system of claim 58, wherein the user's response includes the user preferences for receiving offers from a subscriber.

62. (previously presented) The system of claim 1, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

63. (previously presented) The system of claim 62, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

64. (canceled)

65. (previously presented) The method of claim 14, further including:
determining a type of incentive to offer to each potential user.

66. (previously presented) The method of claim 14, further including:
creating an account for at least one of the potential users upon receiving a response to the incentive offer from the at least one of the potential users.

67. (previously presented) The method of claim 66, wherein the at least one of the potential users' response includes user preferences for access to the at least one of the potential users' personal information.

68. (previously presented) The method of claim 66, wherein the at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information.

69. (previously presented) The method of claim 66, wherein the at least one of the potential users' response includes user preferences for receiving offers from a subscriber.

70. (previously presented) The method of claim 14, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

71. (previously presented) The method of claim 70, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

72. (canceled)

73. (previously presented) The computer-readable medium of claim 23,
further including:

determining a type of incentive to offer to each potential user.

74. (previously presented) The computer-readable medium of claim 23,
further including:

creating an account for at least one of the potential users upon receiving a
response to the incentive offer from the at least one of the potential users.

75. (previously presented) The computer-readable medium of claim 74,
wherein the at least one of the potential users' response includes user preferences for
access to the at least one of the potential users' personal information.

76. (previously presented) The computer-readable medium of claim 74,
wherein the at least one of the potential users' response includes authorization to
access information about the at least one of the potential users from a third party source
of user information.

77. (previously presented) The computer-readable medium of claim 74,
wherein the at least one of the potential users' response includes user preferences for
receiving offers from a subscriber.

78. (previously presented) The computer-readable medium of claim 23, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

79. (previously presented) The computer-readable medium of claim 78, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

80. (canceled)

81. (previously presented) The system of claim 32, further including:
means for determining a type of incentive to offer to each potential user.

82. (previously presented) The system of claim 32, further including:
means for creating an account for at least one of the potential users upon receiving a response to the incentive offer from the at least one of the potential users.

83. (previously presented) The system of claim 82, wherein the at least one of the potential users' response includes user preferences for access to the at least one of the potential users' personal information.

84. (previously presented) The system of claim 82, wherein the at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information.

85. (previously presented) The system of claim 82, wherein the at least one of the potential users' response includes user preferences for receiving offers from a subscriber.

86. (previously presented) The system of claim 32, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

87. (previously presented) The system of claim 86, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

88. (canceled)

89. (currently amended) A computer-implemented method for sharing consumer information between users and subscribers, comprising:

- creating a database of information related to consumer information from a plurality of users;
- receiving access preferences from users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information;
- establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the plurality of users;
- setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules;
- ~~using a~~ determining, by a computer, to determine a payment for each of the plurality of users based on the licensing fee schedule and a set of payment rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user event~~ at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified; and
- paying each of the users their respective payment determined by the computer.

90. (currently amended) The method of claim 89, wherein the ~~predetermined user event comprises updating of the consumer information by the user~~ licensing fee paid to a user is reset when the user updates the consumer information.

91. (currently amended) The method of claim 89, wherein the ~~predetermined user event comprises verification of the consumer information by the user~~ licensing fee paid to a user is reset when the user verifies the consumer information.

92. (currently amended) A system for sharing consumer information between users and subscribers, comprising:

at least one database containing: (1) consumer information provided by at least one user in response to an incentive offered to at least one potential user to contribute the consumer information to the database; and (2) user access preferences describing an extent to which subscribers may access each respective user's consumer information;

at least one administrative agent for establishing access by subscribers to the consumer information contained in the database based on the user access preferences expressed by each user contributing consumer information to the database;

at least one licensing agent for setting at least one licensing fee schedule for each user contributing the consumer information to the database, in response to the incentive based on a set of licensing rules, wherein the licensing fee schedule reflects licensing fees paid to the contributing users; and

at least one payment agent for paying each of the users based on the licensing fee schedule and a set of payment rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until ~~detection of a predetermined user event~~ at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified.

93. (currently amended) The system of claim 92, wherein the ~~predetermined user event comprises updating of the consumer information by the user~~ licensing fee paid to a user is reset when the user updates the consumer information.

94. (currently amended) The system of claim 92, wherein the ~~predetermined~~
~~user event comprises verification of the consumer information by the user~~ licensing fee
paid to a user is reset when the user verifies the consumer information.

95. (currently amended) A system for managing user personal information for access by subscribers, comprising:

at least one database containing: (1) personal information provided by at least one user in response to an incentive offered to at least one potential user to contribute the personal information to the database; and (2) user access preferences describing an extent to which subscribers may access each respective user's personal information;

at least one administrative agent for establishing access by subscribers to the personal information contained in the database based on the user access preferences expressed by each user contributing personal information to the database; and

at least one licensing agent for setting at least one licensing fee schedule for each user contributing the personal information to the database, in response to the incentive based on a set of licensing rules, wherein the licensing fee schedule reflects licensing fees paid to the contributing users, and wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until at least at least one of: (a) the user's personal information has been updated, or (b) the user's personal information has been verified;

wherein at least one user's response includes authorization to access information about the at least one potential user from a third party source of user information.

96. (currently amended) A computer-implemented method for sharing consumer information between users and subscribers, comprising:

- offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;
- receiving access preferences from users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information, and wherein at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information;
- creating the database of consumer information related to consumer information from the users who contributed consumer information in response to the incentive;
- establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the users;
- setting a licensing fee schedule for each of the users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until at least at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified;
- ~~using a determining, by a computer, to determine~~ a payment for each of the users based on the licensing fee schedule and a set of payment rules; and

paying each of the users their respective payment determined by the computer.

97. (currently amended) A computer-readable medium containing instructions corresponding to a method for sharing consumer information between users and subscribers, comprising:

offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

creating the database of consumer information related to consumer information from a plurality of users who contributed consumer information in response to the incentive;

receiving access preferences from the plurality of users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information, and wherein at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information;

establishing access by subscribers to the consumer information contained in the database based on the access preferences of each of the plurality of users;

setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee schedule such that a licensing fee paid to a user declines until at least at least one of: (a) the

user's consumer information has been updated, or (b) the user's consumer information has been verified; and

paying each of the plurality of users based on the set of licensing rules and a set of payment rules.

98. (currently amended) A system for sharing consumer information between users and subscribers, comprising:

means for offering an incentive to potential users to induce the potential users to contribute consumer information for a database of consumer information;

means for creating the database of consumer information related to consumer information from a plurality of users who contributed consumer information in response to the incentive;

means for receiving access preferences from the plurality of users contributing personal information in response to the incentive, wherein the access preferences describe an extent to which subscribers may access each respective user's personal information, and wherein at least one of the potential users' response includes authorization to access information about the at least one of the potential users from a third party source of user information;

means for establishing by subscribers access to the consumer information contained in the database based on the access preferences of each of the plurality of users;

means for setting a licensing fee schedule for each of the plurality of users based on a set of licensing rules, wherein the licensing fee schedule is a declining fee

schedule such that a licensing fee paid to a user declines until at least at least one of:

(a) the user's consumer information has been updated, or (b) the user's consumer information has been verified; and

means for paying each of the plurality of users based on the set of licensing rules and a set of payment rules.

99-100. (canceled).

101. (currently amended) The method of claim 100, wherein the declining fee schedule is ~~set such that a licensing fee paid to a user declines until detection of a predetermined user event~~ reset when at least one of: (a) the user's consumer information has been updated, or (b) the user's consumer information has been verified.

102. (currently amended) The method of claim 101, wherein the ~~predetermined user event comprises updating of the consumer information by the user~~ licensing fee paid to a user is reset when the user updates the consumer information.

103. (currently amended) The method of claim 101, wherein the ~~predetermined user event comprises verification of the consumer information by the user~~ licensing fee paid to a user is reset when the user verifies the consumer information.

104. (previously presented) The method of claim 42, wherein setting the licensing fee schedule based on the set of licensing rules includes setting the licensing fee schedule such that a contributing user receives a percentage of funds received from subscribers for licensing the information related to that user.

105. (previously presented) The method of claim 42, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

106. (previously presented) The method of claim 42, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

107. (previously presented) The method of claim 42, wherein the access preferences include authorization to access information about the user from a third party source of information.

108. (previously presented) The method of claim 43, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

109. (previously presented) The method of claim 43, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

110. (previously presented) The method of claim 43, wherein the access preferences include authorization to access information about the user from a third party source of information.

111. (previously presented) The method of claim 89, wherein the access preferences define the extent to which each subscriber has access to the user's personal information stored in the database.

112. (previously presented) The method of claim 89, wherein the access preferences define a type of subscriber that may have access to the user's personal information.

113. (previously presented) The method of claim 89, wherein the access preferences include authorization to access information about the user from a third party source of information.

114-117. (canceled)

118. (previously presented) The system of claim 104, wherein setting the licensing fee schedule such that a contributing user receives a percentage of funds includes setting the licensing fee schedule such that the contributing user receives a fixed percentage of the funds.